

## **II. SPECIFICATION AMENDMENTS**

Please insert the following headings on page 1 between the TITLE and the paragraph beginning on line 3:

### **BACKGROUND**

#### **1. Field**

Please insert the following sub-heading between the paragraph ending at page 1, line 7 and the paragraph beginning on page 1, line 9:

#### **2. Brief Description of Related Developments**

Please insert the following heading before the paragraph beginning on page 4, line 1:

### **SUMMARY**

Please insert the following heading between the paragraph ending on page 4, line 26 and the paragraph beginning on page 4, line 28:

### **BRIEF DESCRIPTION OF THE DRAWINGS**

Please insert the following heading between the paragraph ending on page 5, line 6 and the paragraph beginning on page 5, line 8:

#### DETAILED DESCRIPTION OF THE EXEMPLARY EMBODIMENT(S)

Please replace the paragraph starting on page 5, line 8 and ending on page 6, line 12 as rewritten below:

The following is a description on the operation of the method according to an advantageous embodiment of the invention, using a cash card 1 shown in Fig. 1 as an example of a cash card and an electronic device 5 shown in Fig. 2 as an example of an electronic device. The user places the cash card 1 in a card reader 6, as shown in Fig. 3. The card reader 6 is arranged in a data transmission connection with the electronic device 5. This data transmission connection can be a wired data transmission connection, wherein a cable 7 is coupled between the electronic device 5 and the card reader 6, or the data transmission connection can be a wireless data transmission connection, such as a short-range radio connection, of which one example to be mentioned in this context is the Bluetooth™ system. If the data transmission connection used between the electronic device 5 and the card reader 6 is a wireless data transmission connection, the card reader 6 must be provided with a separate power supply by means of batteries or the like. However, if a wired data transmission connection is used between the electronic device 5 and the card reader 6, the power supply for the card reader 6 and simultaneously for the cash card 1 can be arranged by means of a cable 7 from the electronic device 5. The electronic device 5 used in this preferred embodiment is a wireless communication device, but it is obvious that also other electronic devices can

be used in connection with the invention. The electronic device 5 is provided with first connection means 8 for providing communication between the electronic device 5 and the card reader 6. The card reader ~~electronic device~~ 6 is provided with ~~first~~ second connection means 9 for providing communication between the electronic device 5 and the cash card ~~reader~~ 1. These ~~communication~~ connection means 9 of the card reader are coupled with the ~~communication~~ connection means 4 of the cash card 1. These ~~communication~~ connection means 9 of the card reader 6 comprise for example mechanical coupling means for coupling the conductors of the cable 7 to corresponding pins (not shown) in the connection means 4 of the remote card 1. Thus, the ~~connection wire~~ cable 7 preferably has a conductor for each pin in the connection means 4 of the remote card. It is obvious that the card reader 6 can also comprise connection means 9 of another type, in which it is possible to make e.g. protocol conversions and other data processing operations. Thus, data can be transmitted from the card reader 6 to the electronic device 5 in a different format than when transferred directly from the cash card ~~4~~ 1 to the electronic device 5. If a wireless data transmission connection is used between the electronic device 5 and the card reader 6, the connection means 9 of the card reader 6 comprise means for implementing this wireless data transmission connection.

Please replace the paragraph starting on page 6, line 18 and ending on page 7, line 22 as rewritten below:

When the cash card 1 is placed in the card reader 6, the cash card 1 is preferably identified in the following way. The electronic device 5 identifies the type of the cash card 1 and

requests the user to give his/her own personal identification number corresponding to this cash card. The identification number is transmitted from the electronic device 5 to the cash card 1, in which the connection means 4 transfer the information to the processor 2. The processor 2 checks that the identification number corresponds to the identification number stored on the card 1, after which the cash card 1 transmits acceptance information to the electronic device 5. If the identification number does not match, the cash card 1 reports to the electronic device 5 that the identification number is incorrect. If the identification number has been correctly entered, the user can for example check the balance of the cash card 1 by selecting the respective function by means of the user interface 12 of the electronic device 5. By means of the user interface 12, the user can also switch on the function of automatic loading by the electronic device 5. In this connection, the user can also set a condition for performing the automatic loading. This loading condition can be e.g. a minimum limit, a maximum limit, an average balance on the card, a day and time of the week, a location, etc. The minimum limit indicates how much money the user wishes to have on the cash card 1. In addition to the minimum limit, the user can advantageously set the sum of money to be loaded at a time, or the setting can be made to load so much money on the cash card 1 that the minimum limit will be exceeded. By setting a maximum limit, the user can restrict the balance of the card to a desired upper limit, wherein upon loading the card, it is checked that the maximum balance will not be exceeded. An average card balance can be determined e.g. for a time of a month, wherein upon loading the card, a sum of money is loaded whereby the balance of the card is made substantially to the ~~average~~average balance. Furthermore, the above-mentioned loading condition based on time can be

applied for example in such a way that for a weekend, a larger sum of money is loaded on the card than for weekdays. The loading condition can also be limited to time, wherein, for example, a smaller minimum and/or maximum limit is used in the evening than in daytime. The location data can be determined e.g. for an automatic teller machine, wherein loading is performed e.g. when the user is in the vicinity of an automatic teller machine located at a shopping centre, a service station or the like. It is obvious that in connection with the present invention, also other loading conditions can be determined than those presented above, and that different loading conditions can also be used in combination, e.g. minimum and maximum limits.

Please replace the paragraph starting on page 8, line 11 and ending on page 9, line 3 as rewritten below:

In a preferred embodiment of the invention, money is loaded in the following way. The electronic device 5 transmits the identification number of the cash card 1 by the local communication means 14 (block 404). The automatic teller machine 15 listens if any device has replied to the inquiry message (block 405). After the automatic teller machine 15 has received the identification number transmitted from the electronic device 5, the automatic teller machine 15 checks that the identification number corresponds to an identification number stored in the bank data system 19 (block 406). After checking the identification number and verifying that it is correct, the automatic teller machine 15 sends an acknowledgement message and inquires the sum of money to be loaded (block 407). After receiving the acknowledgement and inquiry message, the electronic device 5 investigates how much money should be loaded on the cash

card 1. The sum of money to be loaded is either fixed or such that the minimum limit will be exceeded, as already mentioned above in this description. The electronic device 5 transmits information about the sum of money to be loaded by the local communication means ~~4~~ 14 (block 408). After this, the automatic teller machine 15 checks the balance on the account (block 409), and if the account balance is sufficient for performing the loading, the automatic teller machine 15 sends a message informing about loading of the money (block 410). If the sum of money on the account is not sufficient for performing the loading, the automatic teller machine sends e.g. information on how much money is available on the account for loading, or sets the sum of loading to be for example zero, wherein the electronic device 5 can deduce on the basis of this that no money can be loaded on the card 1. On the other hand, bank accounts with credit facility are known, wherein the amount exceeding the balance on the account is booked as credit for the user and loading can be performed normally.

Please replace the paragraphs starting on page 9, line 23 through page 11, line 7 as rewritten below:

In the above description of the method according to a preferred embodiment of the invention, a system was used where the electronic device 5, the card reader 6 and the cash card 1 are separate devices; however, it is obvious that also other types of systems can be applied in connection with the invention. For example, the functions of the card reader 6 can be implemented in connection with the electronic device 5, wherein the cash card 1 is placed in corresponding means in the electronic device ~~4~~ 5 to connect the cash card 1. In another embodiment, the cash card 1

can be implemented in connection with another card, such as an identification card 21 (shown with broken lines in Fig. 2) for a user of a wireless communication device, preferably in connection with a SIM card (Subscriber Identity Module). In this case, a separate cash card 1 is not necessarily required. In this embodiment, payment is made in a wireless manner for example by means of the local communication means 14 of the electronic device 5. Thus, the receiver of the payment should have a corresponding device which is capable of communicating with the electronic device 5. On the other hand, the payment can also be made by means of the radio part 13, wherein separate local communication means 14 are not necessarily needed in connection with the payment.

The following is a description on the operation of the method according to an advantageous embodiment of the invention, using as an example of an electronic device an electronic device 5 in which the functions of the cash card 1 are provided in connection with a user identification card 21. In this context, a wireless communication device such as the GSM mobile phone should be mentioned as a non-limiting example of such a ~~wireless communication~~ an electronic device. In this embodiment, the electronic device 5 does not necessarily require a card reader 6 or a cable 7. Furthermore, as the cash card controller 2, memory 3 and ~~communication~~ connection means 4, the corresponding functional blocks of the identification card are advantageously used, but for clarity, they are not shown in connection with the identification card of Fig. 2.

The user has turned on the ~~wireless communication~~ electronic device, wherein it has logged in a mobile communication network (not shown) in a way known as such, if it has been possible in

view of the resources and connection quality in the mobile communication network at the time. In the method, to determine the need for loading money, the realization of the loading condition determined for the cash card is preferably examined at intervals and/or in connection with a payment operation, e.g. by comparing the deposited sum of money with the set minimum sum. If the loading condition is fulfilled, it is examined if the ~~wireless communication~~ electronic device can set up a connection to the mobile communication network at the moment. If a connection can be set up, a loading request is transmitted from the ~~wireless communication~~ electronic device 5 to the mobile communication network, from which it is further transmitted to the data system of the financial institution e.g. by calling a determined telephone number. After this, the ~~wireless communication~~ electronic device 5 and the data system of the financial institution communicate with each other e.g. to find out the user's account data. Furthermore, the electronic device 5 transmits information about the sum of money to be loaded. After this, the money is transferred from the data system of the financial institution to the ~~wireless communication~~ electronic device 5 via the mobile communication network by using communication methods known as such. In the ~~wireless communication~~ electronic device 5, the sum of money deposited on the cash card is changed accordingly. In this embodiment, the means 15 for loading money thus comprise a mobile communication network.